

REMARKS

Claims 1-11 and 43 stand rejected. No claims are added or cancelled by amendment. Accordingly, claims 1-11 and 43 are at issue.

Claims 1-11 stand rejected under 35 U.S.C. § 103(a) in view of Walker, U.S. Patent No. 5,794,207. Regarding claim 1, the Examiner assumes that the client's personal information and account information are included in the first portion of the database (non-confidential) and transactional information is included in the second portion of the database (confidential). The assumption is incorrect. The client may designate information from any of these categories as confidential or non confidential. See, e.g., Application, p. 6 (the transaction service provider could retrieve information, or negotiate for goods or services, from a vendor based on limited information extracted from a client's confidential personal, account, or transactional information, without disclosing the client's identity); p. 18 (access to information subject to restrictions on use of that information as may be designated by each individual client); pp. 22-23 (privacy services maintain confidentiality, however, controlled and partial access to this information would only be given to the service institutions on prior consent by the client to fulfill a specific objective). See also, Application, p. 29. Examples of designating information as non-confidential includes personal information, Application, p. 26 (the number of persons living in the clients household may be released to enhance responses to request for refrigerator purchase) and transactional information, p. 26 (designating as non-confidential a client's travel history to negotiate for airfare). See also, pp. 29-30 (Transactional Records Analysis); p. 33 (providing controlled client profiles and requirements to vendors and service institutions). However, other information, including personal and account information (client identity, address or telephone number is kept

confidential). App. p. 26. Walker does not teach or suggest the first and second portions of databases with confidential and non-confidential designations as set forth in the application and as claimed in claim 1.

Reconsideration of final rejection is respectfully requested in view of the above remarks. A notice of appeal is being filed herewith to provide additional time for consideration by the examiner. Applicant respectfully submits that the claims are in condition for allowance, and such action is earnestly submitted. If the Examiner finds that there are any outstanding issues which may be resolved by a telephone interview, the Examiner is invited to contact the undersigned at the below listed number.

Respectfully submitted,

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